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leader for the AMA Conference on the Impaired Physician.

Dr. Keith has been a member of the WSMA Board of Trustees since 1974 and served as secretary-treasurer from 1978 to 1980. He also chaired committees on bylaws, physician manpower and peer review.

He is a clinical professor at the University of Washington School of Medicine. He and his wife, Betty, have two daughters. □

Dr. Ballew Nominated President-Elect

Dr. Donald H. Ballew of Yakima has been nominated by the WSMA Nominating Committee to be president-elect of the WSMA for 1982-83. If elected by the House of Delegates, he will take office at the close of the WSMA annual meeting, September 24 through 27 in Spokane.

Dr. Ballew was born in Everett and received his undergraduate degree from the University of Washington. He obtained his medical degree from McGill University in Montreal. He took his internship at San Francisco County Hospital, Stanford Service, did a residency at McGill and also was a resident in internal medicine and cardiovascular fellow at the University of Washington.

A cardiologist, he has been associated with the Yakima Heart Center since 1960. He is board certified in internal medicine.

Dr. Ballew has served as president of the St. Elizabeth Hospital medical staff in Yakima and as president of the Yakima County Medical Society. He is a member of the board of directors of the Yakima Chamber of Commerce and Capri of Yakima of which he also is medical director. He is chairman of the board of Pioneer National Bank.

A member of the WSMA Board of Trustees since 1979, Dr. Ballew also is a member of the American College of Physicians, the American Society of Internal Medicine and the AMA.

Dr. Ballew and his wife, Dorothy Ann, have four children. □

WSPIE to Offer Two Types of Insurance to Doctors

Washington State Physicians Insurance Exchange (WSPIE) will offer two kinds of professional liability insurance: (1) Occurrence and (2) Report-Occurrence.

Occurrence insurance is the kind most physicians have purchased from the Aetna program. Occurrence insurance provides coverage for the insured physician against all future claims arising out of medical care provided by the physician during the insured year.

Report-Occurrence insurance is unique to WSPIE. It recognizes the fact that many claims are not reported in the year the alleged malpractice incident took place. Because of that fact, the first two years that Report-Occurrence insurance is purchased the premiums are lower than Occurrence insurance premiums.

By the third year, 90% of all claims arising from care given in the first year have been reported (according to actuarial studies). Therefore, third year Report-Occurrence premiums cost nearly the same as Occurrence premiums, to reflect purchase of the "tail" for the first year of Report-Occurrence.

The first year of Report-Occurrence insurance buys the policyholder coverage for all claims reported in that year. The second year of Report-Occurrence insurance covers all claims reported in the second year, including claims reported resulting from care rendered in the first year. The third year buys coverage for all claims reported that year and additionally buys coverage for all future claims resulting from care rendered during the first year.

Thus, Report-Occurrence insurance is the same as Occurrence insurance for all years *except* the current and previous year. After the first two years, each additional consecutive year of Report-Occurrence provides one additional year of future claims coverage.

Report-Occurrence insurance will provide the same protection as Occurrence insurance if continuously purchased for each year *and* if "tail" or runoff coverage is purchased by physi-

cians who discontinue Report-Occurrence. The physician who discontinues this coverage need only purchase tail or runoff insurance for the last two years in order to have complete Occurrence coverage.

There will be no extra charge for purchase of the tail by physicians who die, become disabled, or who retire at age 65 or over from practice after five consecutive years of Report-Occurrence. Because purchase of the tail is waived for physicians upon retirement, Report-Occurrence will appeal to the physician nearing retirement.

Report-Occurrence will prove equally attractive to physicians who have recently begun practice and others who wish to defer payments—because the first two years' premiums are significantly lower than Occurrence premiums. □

On WSPIE and WSPIA

Washington State Physicians Insurance Exchange (WSPIE). WSPIE is a reciprocal insurer, organized under Washington law, in which the physician policyholders insure one another. Upon issuance of an insurance policy, the policyholder becomes a member of WSPIE. Applications to join WSPIE are being received now, and policies will be effective January 1, 1982.

Washington State Physicians Insurance Association, Inc. (WSPIA). WSPIA is the manager of WSPIE. WSPIA is a wholly-owned non-profit subsidiary of the WSMA. WSPIA has a board of directors, chaired by Dr. W. Maurice Lawson, which makes the policy decisions for WSPIE. As owner, WSMA has ultimate control over WSPIA.

How to join WSPIE. All physicians residing and practicing in the state of Washington are eligible to apply to WSPIE. All WSMA members are being sent a prospectus about WSPIE with the necessary forms. Three documents in that prospectus must be completed and signed: (1) the Limited Guaranty Agreement; (2) Subscriber's Agreement and (3) Application for Insurance.